

Remarks

The Office Action dated November 3, 2004 has been carefully reviewed and the following response is made in consequence thereof.

Claims 1-24 are now pending in this application. Claims 1-24 are subject to an election requirement.

Reconsideration of the election requirement imposed under 35 U.S.C. § 121 is respectfully requested.

An election of either Group I, consisting of Claims 1-11 and 23 as depicted in Figures 17 and 23; or Group II, consisting of Claims 12-22 and 24 as depicted in Figures 1-3 was imposed.

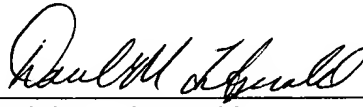
In response, Applicants elect with traverse to prosecute the invention of Group II as set forth in Claims 12-22 and 24 and depicted in Figures 1-3. Applicants respectfully submit that all of the presently pending claims are readable on the Figures of Group II. Applicants further submit that all of the presently pending claims are generic and are readable on all the species. This is also acknowledged by the Office Action, which states that the "Claims cited above are generic to a plurality of disclosed patentably distinct species comprising a method and system for processing cash advance requests."

The requirement for the election is traversed because the inventions set out by the claims in Groups I and II are clearly related, as demonstrated by the significant overlap in the claims reading on the species. Applicants submit that a thorough search and examination of either Group would be relevant to the examination of the other Group, and would not be a serious burden on the examiner. Indeed the Examiner has already performed such a search and examination which was provided in the February 18, 2004 Office Action, the July 30, 2003 Office Action, the December 18, 2002 Office Action, the May 13, 2002 Office Action, and the October 18, 2001 Office Action. Additionally, requirements for election are not mandatory under 35 U.S.C. 121.

With respect to the species election above, Applicants respectfully request examination of Claims 12-22 and 24. However, for the reasons set forth above, reconsideration of the election requirement is respectfully requested.

In view of the foregoing remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



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